

Cycle Date: March-2014
Run Date: 06/05/2014
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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Supplemental Ratio Analysis					
Return to cover					
06/05/2014		For Charter :	N/A		
CU Name: N/A		Count of CU :	118		
Peer Group: N/A		Asset Range :	N/A		
		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :	N/A			
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Mar-2014
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.97	0.77
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75	4.21	5.58	5.11
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.72	0.71
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.70
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.70
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	3.06	2.67
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.74	10.25
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.10
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	1.60
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	5.28
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	1.91
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	35.53	29.51	6.12
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	1.08
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	108.79	98.04	124.51
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.18	1.29	0.87
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	0.65
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	1.04
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.29
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	5.40
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.77	6.93
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	50.99
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.57	2.91	2.46
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.98	1.08	0.72
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.59	18.05
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.24	2.66
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.07
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.67
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.20
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.13
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.38
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	1.19
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.27
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.97
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.22	17.04	16.96	18.05	18.32
Participation Loans Outstanding / Total Loans	2.44	2.86	2.73	2.61	2.79
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.17	4.17
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.26
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.73
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.01
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	47.33
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.90	16.73	15.79
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	27.25	27.23	26.66
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.86	34.62	20.87
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.50	64.90	55.54
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.26
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.56
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.40	1.50	1.42
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.87	108.09
Complex Assets / Total Assets	19.24	21.43	20.42	20.03	19.72
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	40.10
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

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Return to cover											Delinquent Loan Information 1																		
06/05/2014											For Charter :		N/A																
CU Name:	N/A										Count of CU :		118																
Peer Group:	N/A										Asset Range :		N/A																
										Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State																	
										Count of CU in Peer Group :		N/A																	
										Dec-2010		Dec-2011		% Chg		Dec-2012		% Chg		Dec-2013		% Chg		Mar-2014		% Chg			
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹																													
30 to 59 Days Delinquent		121,888,564				120,531,295				-1.1		126,067,238				4.6		140,783,521				11.7		123,051,219				-12.6	
60 to 179 Days Delinquent		59,948,270				57,947,476				-3.3		53,872,870				-7.0		51,413,839				-4.6		37,627,942				-26.8	
180 to 359 Days Delinquent		14,503,400				14,698,935				1.3		12,209,385				-16.9		13,762,920				12.7		13,051,185				-5.2	
> = 360 Days Delinquent		4,932,305				4,971,307				0.8		6,720,705				35.2		5,640,309				-16.1		4,208,449				-25.4	
Total Del Loans - All Types (> = 60 Days)		79,383,975				77,617,718				-2.2		72,802,960				-6.2		70,817,068				-2.7		54,887,576				-22.5	
% Delinquent Loans / Total Loans		1.31				1.27				-3.6		1.15				-9.2		1.04				-9.5		0.80				-22.6	
DELINQUENT LOANS BY CATEGORY:																													
Unsecured Credit Card Loans																													
30 to 59 Days Delinquent		6,291,415				5,260,800				-16.4		5,283,771				0.4		6,161,805				16.6		5,620,070				-8.8	
60 to 179 Days Delinquent		4,899,755				4,216,711				-13.9		3,426,390				-18.7		3,778,494				10.3		2,837,833				-24.9	
180 to 359 Days Delinquent		665,101				229,878				-65.4		215,119				-6.4		177,559				-17.5		169,321				-4.6	
> = 360 Days Delinquent		46,197				19,036				-58.8		8,753				-54.0		8,209				-6.2		6,711				-18.2	
Total Del Credit Card Lns (> = 60 Days)		5,611,053				4,465,625				-20.4		3,650,262				-18.3		3,964,262				8.6		3,013,865				-24.0	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans		1.53				1.19				-22.2		0.94				-20.8		0.97				2.8		0.77				-20.3	
Short-Term, Small Amount Loans (STS) FCU Only																													
30 to 59 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
60 to 179 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
180 to 359 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
> = 360 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
Total Del STS Lns (> = 60 Days)		0				0				N/A		0				N/A		0				N/A		0				N/A	
%STS Loans DQ >= 60 Days / Total STS Loans		0.00				0.00				N/A		0.00				N/A		0.00				N/A		0.00				N/A	
Non-Federally Guaranteed Student Loans																													
30 to 59 Days Delinquent		N/A				223,698						344,262				53.9		561,062				63.0		572,410				2.0	
60 to 179 Days Delinquent		N/A				1,700,570						1,171,021				-31.1		1,872,586				59.9		1,829,566				-2.3	
180 to 359 Days Delinquent		N/A				11,704						4,349				-62.8		15,737				261.9		17,521				11.3	
> = 360 Days Delinquent		N/A				3,897						16,572				325.3		23,796				43.6		31,565				32.6	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)		N/A				1,716,171						1,191,942				-30.5		1,912,119				60.4		1,878,652				-1.8	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans		N/A				6.75						4.21				-37.7		5.58				32.8		5.11				-8.4	
New Vehicle Loans																													
30 to 59 Days Delinquent		N/A				N/A						N/A						21,472,396						18,263,575				-14.9	
60 to 179 Days Delinquent		N/A				N/A						N/A						4,695,764						4,542,601				-3.3	
180 to 359 Days Delinquent		N/A				N/A						N/A						912,456						1,164,197				27.6	
> = 360 Days Delinquent		N/A				N/A						N/A						330,717						266,427				-19.4	
Total Del New Vehicle Lns (> = 60 Days)		N/A				N/A						N/A						5,938,937						5,973,225				0.6	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans		N/A				N/A						N/A						0.72						0.71				-2.5	
Used Vehicle Loans																													
30 to 59 Days Delinquent		N/A				N/A						N/A						47,120,672						35,680,567				-24.3	
60 to 179 Days Delinquent		N/A				N/A						N/A						13,322,125						10,405,501				-21.9	
180 to 359 Days Delinquent		N/A				N/A						N/A						2,372,297						2,796,383				17.9	
> = 360 Days Delinquent		N/A				N/A						N/A						653,464						522,228				-20.1	
Total Del Used Vehicle Lns (> = 60 Days)		N/A				N/A						N/A						16,347,886						13,724,112				-16.0	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans		N/A				N/A						N/A						0.85						0.70				-17.3	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans																													
		N/A				N/A						N/A						0.81						0.70				-13.4	
Leases Receivable																													
30 to 59 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
60 to 179 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
180 to 359 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
> = 360 Days Delinquent		0				0				N/A		0				N/A		0				N/A		0				N/A	
Total Del Leases Receivable (> = 60 Days)		0				0				N/A		0				N/A		0				N/A		0				N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.00				0.00				N/A		0.00				N/A		0.00				N/A		0.00				N/A	
All Other Loans ²																													
30 to 59 Days Delinquent		N/A				N/A						N/A						9,647,170						10,408,830				7.9	
60 to 179 Days Delinquent		N/A				N/A						N/A						7,385,454						6,160,729				-16.6	
180 to 359 Days Delinquent		N/A				N/A						N/A						1,213,163						1,198,923				-1.2	
> = 360 Days Delinquent		N/A				N/A						N/A						1,027,367						994,544				-3.2	
Total Del Leases Receivable (> = 60 Days)		N/A				N/A						N/A						9,625,984						8,354,196				-13.2	
%All Other Loans >= 60 Days / Total All Other Loans		N/A				N/A						N/A						3.06						2.67				-12.8	
# Means the number is too large to display in the cell																													
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																													
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.																													
7. Delinquent Loan Information																													

Delinquent Loan Information 2									
Return to cover		For Charter : N/A							
06/05/2014		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1	52,505,767	-5.9
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,698,943	-31.6	20,359,416	8.9	11,851,712	-41.8
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,704,719	-37.6	9,071,708	59.0	7,704,840	-15.1
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,870,374	42.6	3,596,756	-7.1	2,386,974	-33.6
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8	21,943,526	-33.6
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.57	-19.5	2.91	13.2	2.46	-15.6
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.98	-28.0	1.08	10.2	0.72	-33.1
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	28,105,215	-19.5	34,246,290	21.9	31,080,522	-9.2
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	10,205,374	-41.7	13,299,002	30.3	7,081,349	-46.8
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	4,064,337	-36.4	4,347,701	7.0	4,271,715	-1.7
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,969,612	61.5	2,960,988	-0.3	2,139,278	-27.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,719,371	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5	13,492,342	-34.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.18	-36.8	1.29	9.1	0.87	-32.9
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	14,316,596	8.6
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	1,418,968	-59.7
180 to 359 Days Delinquent	2,141,972	524,645	-75.5	590,830	12.6	1,902,863	222.1	2,619,751	37.7
> = 360 Days Delinquent	691,112	462,114	-33.1	123,654	-73.2	179,871	45.5	60,220	-66.5
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	4,098,939	-26.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	0.65	-28.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	3,131,295	-25.8
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	2,181,687	8.4
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	415,857	-83.7
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	103,395	-67.8
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,700,939	-44.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	1.04	-45.1
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,977,354	-4.5
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654	-11.9	1,527,737	-29.0	1,169,708	-23.4
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	397,517	47.5
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	84,081	-37.5
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4	1,651,306	-14.5
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.5	0.29	-15.1
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED									
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		7,450,814	4.3
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		3,633,848	57.1
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		952,301	-57.6
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		184,296	-81.5
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		4,770,445	-14.1
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		1.84	-16.7
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		2,707,360	316.1
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		186,958	-80.8
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		1,893	-99.7
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		588,689	-2.6
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		2,179,661		777,540	-64.3
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70		3.60	-62.9
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		443,828	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		382,505	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		382,505	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		1.67	N/A
NonMember Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		68,020	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		68,020	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.59	N/A
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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
06/05/2014			For Charter : N/A						
CU Name: N/A			Count of CU : 118						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								

Return to cover	Indirect and Participation Lending							
06/05/2014	For Charter : N/A							
CU Name: N/A	Count of CU : 118							
Peer Group: N/A	Asset Range : N/A							
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014 % Chg
INDIRECT LOANS OUTSTANDING								
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	731,978,273 -3.8
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	517,876,906 10.5
Total Outstanding Indirect Loans	1,040,644,418	1,045,143,587	0.4	1,074,439,410	2.8	1,229,665,073	14.4	1,249,855,179 1.6
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	16.96	-0.5	18.05	6.4	18.32 1.5
DELINQUENCY - INDIRECT LENDING ¹								
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	40,876,509 -22.3
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	11,078,341 -17.0
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	2,312,405 2.5
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4	533,369	57.3	314,926 -41.0
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	13,705,672 -15.0
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.10 -16.4
LOAN LOSSES - INDIRECT LENDING								
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	4,113,567 18.0
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4	431,817 -23.2
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	3,681,750 25.9
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.19 17.0
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):								
Consumer	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	8,281,691 -3.1
Non-Federally Guaranteed Student Loans	N/A	15,234,252		14,616,060	-4.1	14,425,286	-1.3	14,864,514 3.0
Real Estate	18,459,571	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4	10,447,887 -9.5
Member Business Loans (excluding C&D)	14,569,410	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	18,304,764 312.5
Non-Member Business Loans (excluding C&D)	20,762,048	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0	22,781,822 -33.2
Commercial Construction & Development	83,412	248,059	197.4	0	-100.0	4,459,025	N/A	834,176 -81.3
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	114,855,988 14.5
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	147,767,797	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0	190,370,842 7.1
%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0	2.73	-4.8	2.61	-4.2	2.79 6.9
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	28,527,211 49.4
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.4	2.17	31.9	4.17 92.0
PARTICIPATION LOANS SOLD:								
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	24,956,487	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	35,379,849 16.8
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	18,263,118 5.2
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	7,388,822 97.0
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	0.05	-33.8	0.14	169.6	0.26 89.6
WHOLE LOANS PURCHASED AND SOLD:								
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5	1,518,790	113.9	44,579 -88.3
*Loans Purchased in Full from Other Sources YTD	N/A	0		0	N/A	771,600	N/A	0 -100.0
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.96	0.01	-98.6	0.02	45.5	0.07	228.8	0.01 -90.0
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0 N/A
DELINQUENCY - PARTICIPATION LENDING ¹								
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5	816,588	-25.3	879,391	7.7	3,577,677 306.8
60 to 179 Days Delinquent	666,483	2,545,177	281.9	1,379,762	-45.8	2,541,260	84.2	2,891,573 13.8
180 to 359 Days Delinquent	30,431	54,007	77.5	54,357	0.6	120,092	120.9	105,874 -11.8
> = 360 Days Delinquent	9,988	9,486	-5.0	16,572	74.7	35,766	115.8	44,871 25.5
Total Del Participation Lns (>= 60 Days)	706,902	2,608,670	269.0	1,450,691	-44.4	2,697,118	85.9	3,042,318 12.8
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	210.8	0.84	-43.5	1.52	80.6	1.60 5.4
LOAN LOSSES - PARTICIPATION LENDING								
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	148,816 -71.1
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	26,780 -19.8
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	122,036 -74.6
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.27 -75.9
¹ Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.							10. IndirectAndParticipationLns	

[illegible]

Member Business Loan Information									
Return to cover									
06/05/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	288,916,691	3.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	34,769,366	0.8
Total Business Loans (NMBLB) ¹	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2	323,686,057	3.0
Unfunded Commitments ¹	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	9,144,073	36.9
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	314,541,984	2.3
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.55	2.84	11.4	2.88	1.4	2.77	-3.7	2.73	-1.5
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,783	2.4
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	164	3.1
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,947	2.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	11,703,855	51.7
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	2,249,764	43.1
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1	106,041,951	1.0
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865		83,383,184	-2.3	78,599,018	-5.7	77,661,717	-1.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	89,810,924	6.1
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	287,468,211	3.6
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	421,037	15.5
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	33,673,740	-1.4
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	663,370	-21.8
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,459,699	9.2
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,217,846	-1.3
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	41	57.7
Number - Farmland	N/A	5		6	20.0	8	33.3	9	12.5
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	850	4.2
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	234	-7.1
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	253	9.1
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,387	4.0
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	20	25.0
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	274	-4.5
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	24	-11.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	242	2.1
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	560	-1.2
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	16,465,503	-34.7
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	2,916,047	17.4
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	10,602,002	36.0
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	4,271,331	29.9
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	954,194	-66.5
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	772,985	-51.7
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	5,998,510	-22.4
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	5.28	4.5
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	1.91	-24.2
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	806,664	-80.5
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	55,679	-52.0
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	280,885,877	3.3
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	4,735,748	-32.8
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	19	-17.4
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5	954,207	-7.2
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	32	-11.1
Agricultural Related (NMBLB) ¹	120,508	1,780,662	1,377.6	1,733,480	-2.6	1,936,556	11.7	2,670,801	37.9
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	29	20.8
* Business Loans and Participations Sold	3,236,775	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7	0	-100.0
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	4,815,969	-12.8
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	27	-32.5
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: * Amounts are year-to-date and the related % change ratios are annualized.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Investments, Cash, & Cash Equivalents								
Return to cover			For Charter : N/A						
06/05/2014			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	12,425,234	-10.0
Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	32,996,648	7.5
Held to Maturity 3-5 yrs	82,030,696	68,020,619	-17.1	87,176,299	28.2	80,740,723	-7.4	75,064,086	-7.0
Held to Maturity 5-10 yrs	8,546,551	19,784,565	131.5	17,990,752	-9.1	34,017,836	89.1	31,679,438	-6.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,290,914	201,947	-95.3	2,953,677	1,362.6	6,322,666	114.1	4,832,810	-23.6
TOTAL HELD TO MATURITY	133,816,095	168,291,391	25.8	172,777,962	2.7	165,574,640	-4.2	156,998,216	-5.2
Available for Sale < 1 yr	230,699,021	296,660,707	28.6	330,214,080	11.3	235,226,369	-28.8	186,850,906	-20.6
Available for Sale 1-3 yrs	522,719,166	681,310,002	30.3	741,393,519	8.8	424,270,652	-42.8	458,799,281	8.1
Available for Sale 3-5 yrs	604,555,262	729,379,598	20.6	615,415,656	-15.6	932,571,020	51.5	974,395,618	4.5
Available for Sale 5-10 yrs	132,948,424	125,818,715	-5.4	177,561,687	41.1	249,275,867	40.4	252,537,674	1.3
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	20,606,763	34,005,656	65.0	13,408,439	-60.6	18,253,171	36.1	17,016,430	-6.8
TOTAL AVAILABLE FOR SALE	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,889,599,909	1.6
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	20,875,306	1.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	20,875,306	1.0
Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,594,800	-19.2	1,313,440,351	35.5
Other Investments 1-3 yrs	391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	392,830,856	3.3
Other Investments 3-5 yrs	53,125,329	82,101,881	54.5	136,238,229	65.9	149,424,803	9.7	138,729,208	-7.2
Other Investments 5-10 yrs	25,906,574	29,345,076	13.3	35,775,721	21.9	43,398,889	21.3	46,480,789	7.1
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,543,963	2,217,389	43.6	1,565,729	-29.4	1,596,828	2.0	1,947,309	21.9
TOTAL Other Investments	1,516,902,230	1,555,983,405	2.6	1,766,919,997	13.6	1,544,332,252	-12.6	1,893,428,513	22.6
MATURITIES :									
Total Investments < 1 yr	1,288,380,046	1,354,614,712	5.1	1,560,086,512	15.2	1,218,622,515	-21.9	1,512,716,491	24.1
Total Investments 1-3 yrs	940,312,439	1,145,959,316	21.9	1,169,518,639	2.1	835,279,653	-28.6	884,626,785	5.9
Total Investments 3-5 yrs	739,711,287	879,502,098	18.9	838,830,184	-4.6	1,162,736,546	38.6	1,188,188,912	2.2
Total Investments 5-10 yrs	184,674,550	192,428,585	4.2	249,964,619	29.9	347,368,506	39.0	351,573,207	1.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,441,640	36,424,992	37.8	17,927,845	-50.8	26,172,665	46.0	23,796,549	-9.1
Total	3,179,519,962	3,608,929,703	13.5	3,836,327,799	6.3	3,590,179,885	-6.4	3,960,901,944	10.3
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	Miscellaneous Information, Programs, Services								
Return to cover			For Charter : N/A						
06/05/2014			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Mar-2014	% Chg
MEMBERSHIP:									
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,328,136	0.6
Num Potential Members	27,702,322	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	31,295,172	1.4
% Current Members to Potential Members	4.44	4.39	-1.2	4.48	2.0	4.28	-4.4	4.24	-0.8
* % Membership Growth	-0.33	1.62	592.9	3.00	85.6	2.49	-17.2	2.41	-3.3
Total Num Savings Accts	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,483,613	1.0
EMPLOYEES:									
Num Full-Time Employees	3,071	3,142	2.3	3,289	4.7	3,369	2.4	3,389	0.6
Num Part-Time Employees	422	410	-2.8	419	2.2	431	2.9	430	-0.2
BRANCHES:									
Num of CU Branches	322	326	1.2	308	-5.5	316	2.6	319	0.9
Num of CUs Reporting Shared Branches	27	28	3.7	29	3.6	31	6.9	30	-3.2
Plan to add new branches or expand existing facilities	1	11	1,000.0	13	18.2	13	0.0	13	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4	3,585,595,476	26.8	3,517,649,056	-1.9	684,172,412	-22.2
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	32	45.5	29	-9.4	30	3.4
Credit Builder	15	17	13.3	19	11.8	23	21.1	24	4.3
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0	0	-100.0	0	N/A	0	N/A
Indirect Business Loans	6	7	16.7	9	28.6	9	0.0	9	0.0
Indirect Consumer Loans	31	30	-3.2	34	13.3	35	2.9	36	2.9
Indirect Mortgage Loans	9	9	0.0	10	11.1	9	-10.0	9	0.0
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	7	40.0	11	57.1	11	0.0
Micro Business Loans	11	10	-9.1	10	0.0	11	10.0	11	0.0
Micro Consumer Loans	11	13	18.2	13	0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64	66	3.1	64	-3.0	64	0.0	64	0.0
Overdraft Protection	57	58	1.8	61	5.2	58	-4.9	58	0.0
Participation Loans	30	32	6.7	38	18.8	41	7.9	42	2.4
Pay Day Loans	12	13	8.3	15	15.4	15	0.0	15	0.0
Real Estate Loans	76	75	-1.3	84	12.0	85	1.2	85	0.0
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	70	73	4.3	75	2.7	81	8.0	81	0.0
Share Secured Credit Cards	24	26	8.3	27	3.8	31	14.8	31	0.0
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	89	91	2.2	88	-3.3	88	0.0	87	-1.1
Business Share Accounts	38	38	0.0	41	7.9	43	4.9	43	0.0
Check Cashing	64	64	0.0	62	-3.1	62	0.0	62	0.0
First Time Homebuyer Program	9	11	22.2	12	9.1	13	8.3	13	0.0
Health Savings Accounts	10	10	0.0	11	10.0	11	0.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	2	0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30	30	0.0	33	10.0	33	0.0	33	0.0
International Remittances	11	12	9.1	12	0.0	17	41.7	20	17.6
Low Cost Wire Transfers	70	71	1.4	83	16.9	84	1.2	84	0.0
**Number of International Remittances Originated YTD	N/A	N/A		N/A		1,975		424	-14.1
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R)	2	2	0.0	4	100.0	4	0.0	4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	24,045,480	-8.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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06/05/2014

CU Name: N/A

Peer Group: N/A

Graphs 1

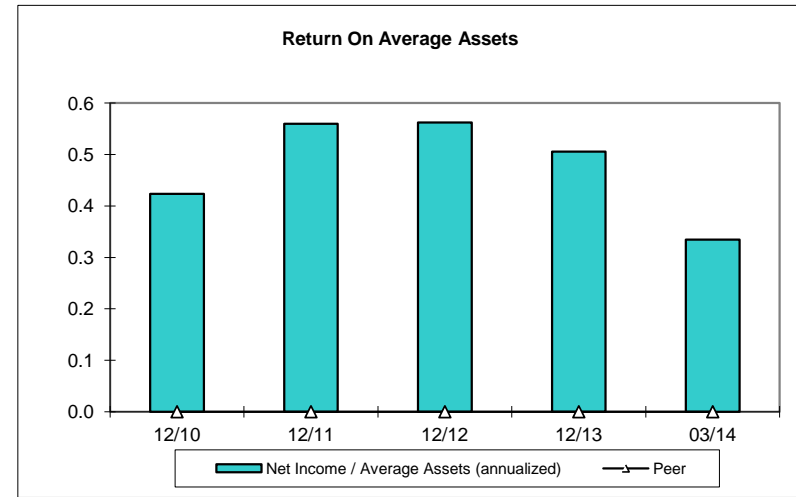
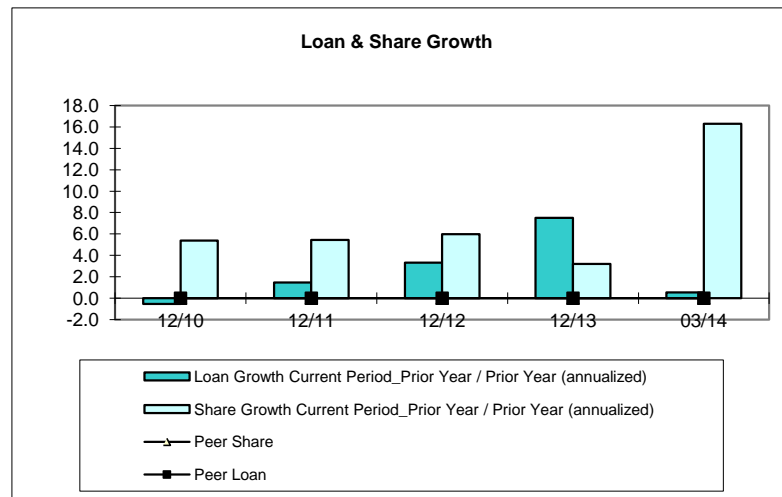
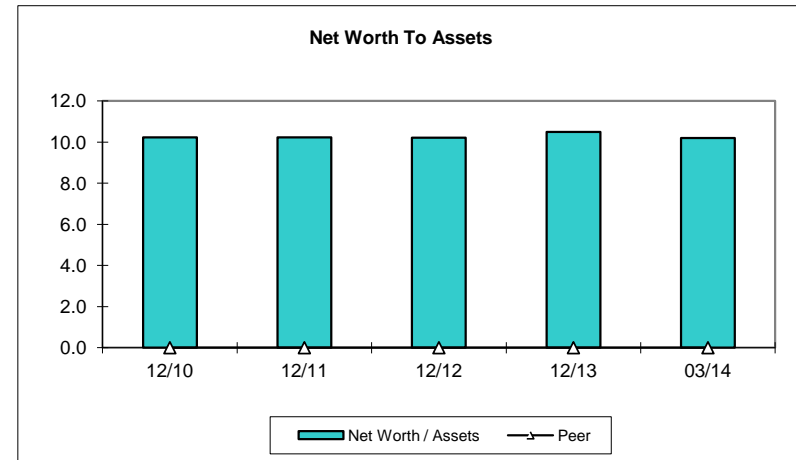
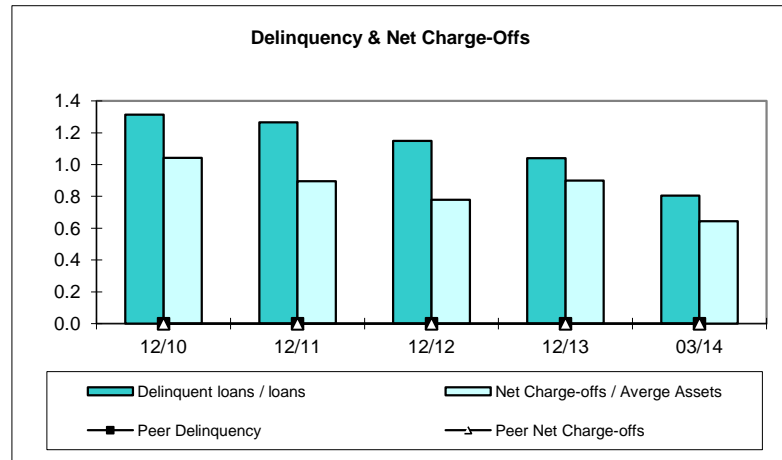
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/05/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

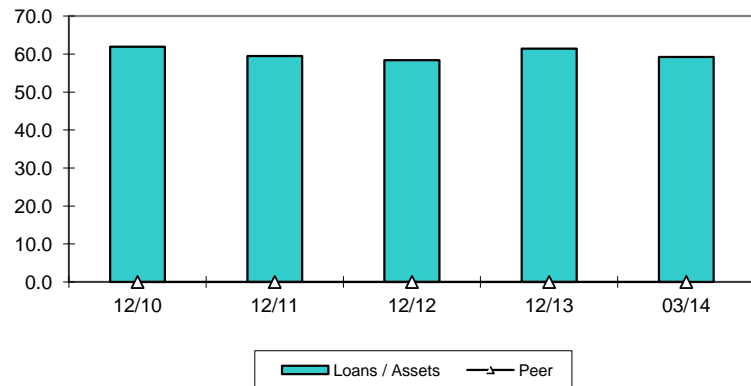
Count of CU : 118

Asset Range : N/A

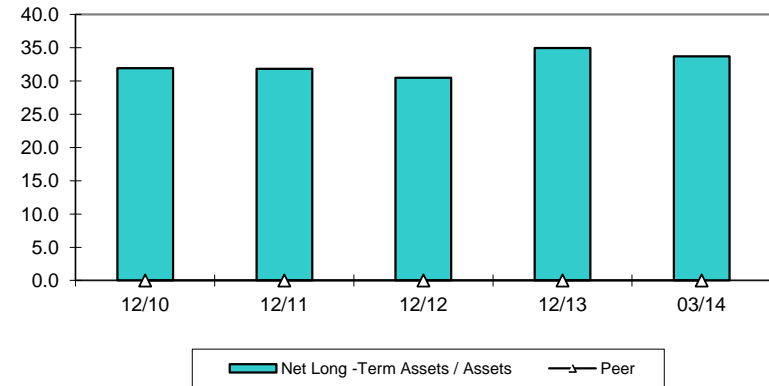
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

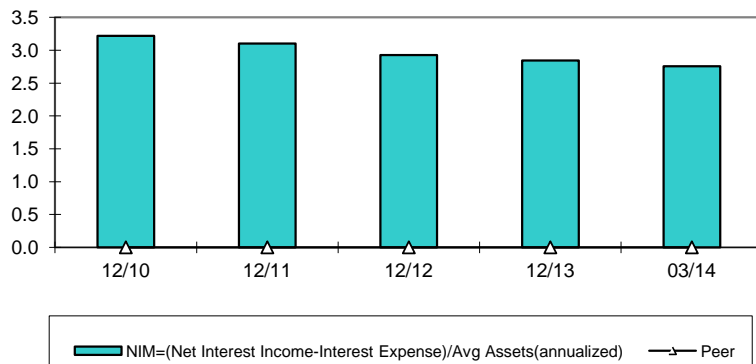
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

